

Information to identify the case:			
Debtor 1:	Noelia L. Sacchi		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	24-10582-VFP		
	Social Security number or ITIN:	xxx-xx-7963	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	1/22/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Noelia L. Sacchi	
2. All other names used in the last 8 years		
3. Address	312 Myrtle Ave New Milford, NJ 07646	
4. Debtor's attorney Name and address	Roman Akopian The Law Office of Roman Akopian 69 Merkel Dr Bloomfield, NJ 07003	Contact phone 201-755-4853 Email: romanakopian.law@gmail.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/23/24

For more information, see page 2

In re:
Noelia L. Sacchi
Debtor

Case No. 24-10582-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 23, 2024

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2024:

Recip ID	Recipient Name and Address
db	+ Noelia L. Sacchi, 312 Myrtle Ave, New Milford, NJ 07646-1912
520141040	+ Annie Q. Anjum, Tenaglia & Hunt, PA, 395 West Passaic St Ste 205, Rochelle Park, NJ 07662-3016
520141043	+ Genesis Laboratory Management LLC, 1912 Route 35 South Suite 202, Oakhurst, NJ 07755-2768
520141035	+ John J. Sheerin, Mullooly Jeffrey Rooney & Flynn, LLP, 6851 Jericho Turnpike Ste 220, Syosset, NY 11791-4449
520141042	+ Michael S. Harrison, 3155 Route 10 East Suite 214, Denville, NJ 07834-3430
520141041	+ New Century Imaging LLC, 130 Kinderkamack Rd Suite #200, River Edge, NJ 07661-1931

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: romanakopian.law@gmail.com	Jan 23 2024 20:37:00	Roman Akopian, The Law Office of Roman Akopian, 69 Merkel Dr, Bloomfield, NJ 07003
tr	Email/Text: BNC@magtrustee.com	Jan 23 2024 20:39:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 23 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520141033	+ Email/PDF: bncnotices@becket-lee.com	Jan 23 2024 20:52:49	American Express, PO Box 981537, El Paso, TX 79998-1537
520141034	+ EDI: BANKAMER2	Jan 24 2024 01:27:00	Bank of America, 21 N Tryon St, Charlotte, NC 28255-0001
520141036	+ EDI: CITICORP	Jan 24 2024 01:27:00	Citibank NA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
520141030	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 23 2024 20:38:00	Crosscountry Mortgage, 1 Corporate Dr Suite 360, Lake Zurich, IL 60047
520141037	Email/Text: goalrealignment@payoff.zendesk.com	Jan 23 2024 20:37:00	Happy Money Inc., 21515 Hawthorne Blvd Ste 200, Torrance, CA 90503
520141038	EDI: JPMORGANCHASE	Jan 24 2024 01:27:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
520141032	+ Email/Text: bankruptcynotices@sba.gov	Jan 23 2024 20:38:00	U.S. Small Business Administration, PO Box 3918, Portland, OR 97208-3918
520141031	Email/Text: membersolutions@visionsfcu.org	Jan 23 2024 20:38:00	Visions FCU, 24 McKinley Ave, Endicott, NY 13760
520141039	+ EDI: WFFC2	Jan 24 2024 01:27:00	Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 13

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 23, 2024

Form ID: 309I

Total Noticed: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2024

Signature: /s/Gustava Winters